

**Information to identify the case:**

Debtor 1	Carlos Gotay	Social Security number or ITIN xxx-xx-7362
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 24-19112-VFP		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Carlos Gotay

5/19/25

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**  
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Carlos Gotay  
Debtor

Case No. 24-19112-VFP  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

Page 1 of 3

Date Rcvd: May 19, 2025

Form ID: 318

Total Noticed: 35

The following symbols are used throughout this certificate:

**Symbol**      **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 21, 2025:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Carlos Gotay, 156 Prospect Ave, Maywood, NJ 07607-1200
cr	+ Rocket Mortgage, LLC f/k/a Quicken Loans, LLC, 1050 Woodward Avenue, Detroit, MI 48226-3573
520392114	Rocket Mortgage, 1050 Woodward Ave, Detroit, MI 48226-3573
520392117	+ Syncb/Global, PO Box 71757, Philadelphia, PA 19176-1757

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: usanj.njbankr@usdoj.gov	May 19 2025 21:07:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	May 19 2025 21:07:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520392093	+ EDI: AAFES	May 20 2025 00:45:00	AAFES, 3911 S Walton Walker Blvd, Dallas, TX 75236-1598
520392094	Email/PDF: bncnotices@becket-lee.com	May 19 2025 21:05:32	Amex, PO Box 981537, El Paso, TX 79998-1537
520392095	Email/Text: bk@avant.com	May 19 2025 21:07:00	Avant/WebBank, 222 Merchandise Mart Plz, Chicago, IL 60654-1103
520392097	EDI: CAPITALONE.COM	May 20 2025 00:45:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
520392096	EDI: CAPITALONE.COM	May 20 2025 00:45:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
520392098	EDI: CITICORP	May 20 2025 00:45:00	Citi Card/Best Buy, PO Box 6497, Sioux Falls, SD 57117-6497
520392099	EDI: CITICORP	May 20 2025 00:45:00	Citibank, PO Box 6217, Sioux Falls, SD 57117-6217
520392100	EDI: CITICORP	May 20 2025 00:45:00	Citibank/Goodyear, PO Box 6497, Sioux Falls, SD 57117-6497
520392101	EDI: WFNNB.COM	May 20 2025 00:45:00	Comenity Capital/Gamestop, PO Box 182120, Columbus, OH 43218-2120
520392102	Email/PDF: creditonebknotifications@resurgent.com	May 19 2025 21:05:13	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
520392103	Email/PDF: creditonebknotifications@resurgent.com	May 19 2025 21:04:45	Credit One Bank, Attn: Bankruptcy Department, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273
520392104	EDI: DISCOVER	May 20 2025 00:45:00	Discover Financial, PO Box 30939, Salt Lake City, UT 84130-0939
520392107	Email/Text: collecadminbankruptcy@fnni.com	May 19 2025 21:06:00	Fnb Omaha, PO Box 3412, Omaha, NE 68103-0412

District/off: 0312-2

User: admin

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Date Recd: May 19, 2025

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Total Noticed: 35

520392105	Email/Text: BNSFS@capitalsvcs.com	May 19 2025 21:06:00	First Savings Bank, 500 E 60th St N, Sioux Falls, SD 57104-0478
520392106	Email/Text: BNBLAZE@capitalsvcs.com	May 19 2025 21:06:00	First Savings Bank/Blaze, 500 E 60th St N, Sioux Falls, SD 57104-0478
520392109	EDI: PHINGENESIS	May 20 2025 00:45:00	Genesis Fs Card Services, Attn: Bankruptcy, PO Box 4477, Beaverton, OR 97076-4401
520392108	EDI: PHINGENESIS	May 20 2025 00:45:00	Genesis Fs Card Services, PO Box 4499, Beaverton, OR 97076-4499
520392110	EDI: JPMORGANCHASE	May 20 2025 00:45:00	Jpmcb Card, PO Box 15369, Wilmington, DE 19850-5369
520392111	Email/PDF: MerrickBKNotifications@Resurgent.com	May 19 2025 21:05:34	Merrick Bank/Card Works, PO Box 9201, Old Bethpage, NY 11804-9001
520392112	EDI: NFCU.COM	May 20 2025 00:45:00	Navy Fcu, PO Box 3700, Merrifield, VA 22119-3700
520392113	EDI: NFCU.COM	May 20 2025 00:45:00	Navy Federal Cr Union, PO Box 3700, Merrifield, VA 22119-3700
520423846	+ Email/Text: EBN@brockandscott.com	May 19 2025 21:06:00	Rocket Mortgage, LLC, c/o Brock and Scott, PLLC, Attorneys at Law, 3825 Forrestgate Dr., Winston-Salem, NC 27103-2930
520392115	+ EDI: SYNC	May 20 2025 00:45:00	Syncb/Car Care Summi, PO Box 71786, Philadelphia, PA 19176-2786
520392118	+ EDI: SYNC	May 20 2025 00:45:00	Syncb/Harbor Freight, PO Box 71746, Philadelphia, PA 19176-1746
520392119	+ EDI: SYNC	May 20 2025 00:45:00	Syncb/Verizon, PO Box 71737, Philadelphia, PA 19176-1737
520392120	EDI: CAPITALONE.COM	May 20 2025 00:45:00	Syncb/Walmart, PO Box 31293, Salt Lake City, UT 84131-0293
520392116	+ EDI: SYNC	May 20 2025 00:45:00	Syncb/ebay, PO Box 71737, Philadelphia, PA 19176-1737
520392121	+ EDI: SYNC	May 20 2025 00:45:00	Synchrony Bank/Amazon, PO Box 71737, Philadelphia, PA 19176-1737
520392122	+ EDI: SYNC	May 20 2025 00:45:00	Synchrony/Paypal Credit, PO Box 71727, Philadelphia, PA 19176-1727

TOTAL: 31

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 21, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 19, 2025 at the address(es) listed below:

Name	Email Address
Benjamin A. Stanziale, Jr.	on behalf of Trustee Benjamin A. Stanziale Jr. trustee@stanzialelaw.com, nj45@ecfcbis.com
Benjamin A. Stanziale, Jr.	trustee@stanzialelaw.com nj45@ecfcbis.com
James H. Banks	on behalf of Debtor Carlos Gotay jbanks@banks-lawoffices.com secretary@banks-lawoffices.com;counsel@banks-lawoffices.com;banks.jamesb@notify-prod.bestcase.com
Matthew K. Fissel	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC bkgroup@kmllawgroup.com, matthew.fissel@brockandscott.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5